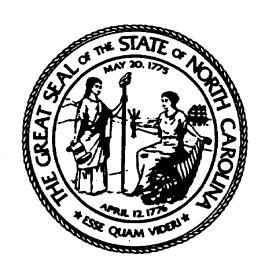
FINAL REPORT

GOVERNOR'S COMMISSION TO MODERNIZE STATE FINANCES



December 2002